

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:) Bankr. No. 25-20026
JOHN D. NAPPER,)
Debtor.) Chapter 13
KEY BANK,) Docket No. 45
Movant,) Related to Docket No. 43
vs.)
JOHN D. NAPPER AND RONDA)
J. WINNECOUR, CHAPTER 13)
TRUSTEE,)
Respondents.)
)

DECLARATION OF MORTGAGE PAYMENT CHANGE

And Now, comes the Debtor, John D. Napper, by and through his attorney, who respectfully represents the following:

1. On or about January 5, 2025, Debtor filed for protection under Chapter 13 of the U.S. Bankruptcy Code.
2. This Notice is being filed to notify the Chapter 13 Trustee of the change in mortgage payment amount.
3. Key Bank has filed a Notice of Mortgage Payment Change.
(a) The monthly mortgage payment of **\$123.72** is being **increased** to **\$124.76** effective **8/15/2025**.

WHEREFORE, the Debtor requests that this Honorable Court permit the Chapter 13 Trustee to immediately make the monthly mortgage payment according to the above referenced Notice of Mortgage Payment Change commencing with the next distribution in the effective amount.

Date: 7/30/2025

Respectfully submitted.

/s/ Rodney D. Shepherd

Rodney D. Shepherd, Esquire
Attorney for the Debtor
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CERTIFICATE OF SERVICE

I, Rodney D. Shepherd, attorney for the Debtor, hereby certifies that a true and correct copy of the Declaration of Mortgage Payment Change was served on the 31st day of July, 2025, by Electronic Filing and U.S. Mail, first class, postage pre-paid, upon the following:

Ronda J. Winnecour, Esquire
Chapter 13 Trustee
cmeclf@chapter13trusteewdpa.com

Key Bank
Attn: Denise Carlon, Esquire
dcarlone@kmllawgroup.com

By: /s/ Rodney D. Shepherd
Rodney D. Shepherd
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